

Your Medigap Policy can Move with You



Senior Health Insurance
Information Program

Ask SHIIP

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Q: I recently moved back to Indiana from Florida. I have Medicare and a Medigap policy. Do I need to buy a new Medigap policy since I have moved? If I want to change my policy, can I?

A: Medigap policies (also known as Medicare Supplemental Insurance policies) were standardized by the federal government in 1992. When you move your policy moves with you. The benefits remain the same.

An exception is if you have a Medigap Select Policy. These policies give you a discounted rate because you agree to use certain hospitals, clinics, and doctors. However, all Medigap Select policies must allow you to transfer to a regular policy. For example, if you have a Medigap Select Plan F you could switch to a regular Medigap Plan F. Most likely you will pay a higher premium.

So when you move you have two choices:

Choice one: **Keeping your current Medigap policy**

You will need to notify your Medigap Company of your change of address. You should also be aware that although Medigap policies are standardized by the federal government, they are also regulated by the state in which you purchase the policy. Each state department of insurance regulates and licenses the insurance companies that sell Medigap policies in its state. If you have problems with the insurance company and need to file a complaint, it will be with the state department of insurance where you purchased the policy.

Choice two: **Purchasing a new Medigap policy**

If you wish to purchase a completely different Medigap policy, an insurance company may sell you one, but there are no guarantees. They may turn you down due to a pre-existing condition, your age, or other criteria.

Never cancel a policy before you have a new one in hand and you have decided to keep it. Companies selling Medigap policies are required

to give you 30 days to have a “free look”. During this time you can turn down a Medigap policy and get your money back.

For a list of companies licensed to sell Medigap policies in Indiana, you can call **SHIIP** at **1-800-452-4800**.

No matter which option you choose, do not forget to also notify Social Security of your change of address. They will take care of part of your address change with Medicare. Contact **Social Security** at **1-800-772-1213** or stop by your local office. You will also need to call **Medicare Part A 1-877-602-2430** and **Medicare Part B at 1-800-622-4792**.

Important note: If you have a policy purchased prior to 1992, check with the insurance company and read your policy regarding your coverage when you move.

Address your questions to:

Ask SHIIP
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Or higgins@qtm.net

Look for next month's column:
“Out of State Medigap Policies”

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.